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Remarks

Reconsideration of remaining claims 10, 12-15 and 18-20 is respectfully requested.

In the Office action dated December 7, 2004 (application Paper No. 4), the Examiner rejected all pending claims under 35 USC § 103(a). The Examiner's various rejections will be addressed below in the order appearing in the Office action.

35 USC § 103(a) Rejection - Claims 10, 12-14 and 16-20

The Examiner rejected claims 10, 12-14 and 16-20 under 35 USC 103(a) as being unpatentable over US Patent 6,662,300 (Peters) in view of US Patent 5,774,552 (Grimmer). With respect to claims 10 and 12, the Examiner cited Peters as disclosing "a method for providing access to multiple online accounts via a common password", with the Peters' method cited as including the step of: "determining if the universal password is valid for the associated online account based upon a designated password which was previously generated for the associated online account".

Applicants disagree with this particular characterization of Peters by the Examiner. As discussed in Peters at column 2, beginning at line 14, the "secure password" technique of Peters is "based on the premise that a user wishes to use a common userid and password for all sites and applications...the invention operates at the point at which a user enters their password .. where a site-specific password is constructed from the combination of two things: (1) the common password the user wants to use; and (2) some unique name or character string supplied by or related to the site". There is no teaching in Peters of using "previously generated" designated passwords "based upon a password transform calculation". The password in Peters is generated *at the time* the user logs into the system. In contrast, the method of the present invention is directed to forming a set of "designated passwords" *before* a user enters the system.

The contrast between Peters and the teaching of the present invention is clear: a set of "designated passwords" exist *a priori* in the method of the present invention, a different "designated password" for each online account, and "previously" calculated

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using a "password transform". The passwords are set in advance and merely require a comparison when the user desires to reach one or more of the online accounts. In contrast, Peters performs a real-time generation of a "site-specific" password. That is, the user enters his "common password", the "common password" is hashed with the site information and the site-specific password is created. Thus, the site's "unique string" needs to be retrieved, and the hashing operation performed prior to the user gaining access. In the method of the present invention, the calculations are performed in advance and all that is required is a matching during access by a user.

Based on this distinction, applicants assert that Peters cannot be found to render obvious the subject matter of the present invention, particularly the method step of "determining if the common password is valid" using a "designated password" that was "previously generated".

The Examiner had further cited Grimmer as teaching the use of a "random number" in a "protected simple authentication" scheme, with the Examiner concluding that the combination of Peters and Grimmer rendered obvious claims 10 and 12. Inasmuch as applicants believe that Peters does not disclose or suggest any method for providing "designated passwords" in advance, applicants further assert that Grimmer is directed to the field of "digital signatures", a type of one-on-one authentication between a sender of information and a receiver of information. There is no discussion in Grimmer of "universal access" to a host of different online systems through a common password. There is no need for such an arrangement in Grimmer, since Grimmer is only concerned about maintaining security in a single transmission. Thus, applicants assert that there is no motivation present to combine the teaching of Grimmer with the teaching of Peters. Moreover, the combination of Grimmer and Peters talks the basic teaching of "previously generated" "designated passwords", as defined by rejected claims 10 and 12.

Based on the above, therefore, applicants respectfully request the Examiner to reconsider this rejection and find claims 10 and 12 to be in condition for allowance. Since claim 13 also depends from independent claim 10, applicants respectfully request the Examiner to also find claim 13 to be in condition for allowance.

With respect to independent claim 14, the Examiner cited Peters as disclosing "a method for providing access to multiple Web accounts via a universal password which is

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valid for the multiple Web accounts". In response to the Examiner's rejection, applicants have amended independent claim 14 to include the limitations of claims 16 and 17 (these claims having now been cancelled). For the various reasons discussed above, applicants assert that Peters (in combination with Grimmer) does not disclose or suggest any method of accessing multiple Web accounts that utilizes a "universal password", but also needs to use a "random number" stored at the particular server(s) being accessed (in addition to the designated password and server name) in order to validate the user. Based on this amendment, therefore, applicants respectfully request the Examiner to reconsider this rejection and find amended claim 14 (as well as associated dependent claims 18 - 20) to be in condition for allowance.

In summary, applicants have amended independent claims 10 and 14 and believe that with these amendments the case is now in condition for allowance. Applicants thus respectfully requests an early and favorable response from the Examiner in that regard. If for some reason or other the Examiner does not agree that the case is ready to issue and that an interview or telephone conversation would further the prosecution, the Examiner is invited to contact applicant's attorney at the telephone number listed below.

Respectfully submitted,

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